

**REPORT  
TO THE  
IOWA GENERAL ASSEMBLY**

**IOWA  
TEACHER SHORTAGE  
FORGIVABLE  
LOAN PROGRAM**

**December 2006**



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**IOWA COLLEGE STUDENT AID COMMISSION**  
**IOWA TEACHER SHORTAGE FORGIVABLE LOAN PROGRAM**  
**ANNUAL REPORT – FISCAL YEAR 2006**  
(Academic Year 2005-06)

Pursuant to Iowa Code Section 261.111, the Iowa College Student Aid Commission provides the following report on the Iowa Teacher Shortage Forgivable Loan Program.

The Iowa Teacher Shortage Forgivable Loan Program is supported by appropriations from the State of Iowa, and also by special federal appropriations. As a result of the efforts of Iowa Senator Tom Harkin, nearly \$4 million in federal funding has been appropriated to allow Iowa's program to assist future teachers. Federal funding will be completely expended during Fiscal Year 2008, and the Commission has been told that additional federal funding will not be available. Appendix A provides information concerning historical state appropriations and federal grant assistance.

In 1999, as Iowa college students were accumulating greater debt from student loans, and out-of-state school districts were bringing attractive recruitment packages to Iowa campuses, the Iowa Teacher Shortage Forgivable Loan Program was created to encourage students to remain in Iowa and receive forgiveness on state-funded loans.

The goal of the Iowa Teacher Shortage Forgivable Loan Program is to invest in Iowans who will use their talents and educations as teachers in high-need positions in Iowa's elementary and secondary schools. Eligible Iowa residents attending Iowa colleges or universities may receive the Forgivable Loans of up to \$3,000 per academic year for up to a total of \$9,000. Loans are provided to sophomore, junior, senior, and graduate level students. Recipients are required to be enrolled at least half-time in accredited education programs leading to degrees and certification for teaching in designated shortage areas. Appendix B provides information about the number of students assisted at each Iowa college and university during Fiscal Year 2006 and prior years and the dollar amounts awarded at each institution. Appendix C provides the shortage areas as determined by the Iowa Department of Education.

Loans are forgiven at the rate of 20 percent per year for each of five years that the graduate teaches in the chosen area of specialty in any Iowa school -- public or private.

**APPENDIX A**

**IOWA COLLEGE STUDENT AID COMMISSION**

**Teacher Shortage Forgivable Loan Program  
Historical Appropriations / Federal Grants**

	<u>1998-1999</u>	<u>1999-2000</u>	<u>2000-2001</u>	<u>2001-2002</u>	<u>2002-2003</u>	<u>2003-2004</u>	<u>2004-2005</u>	<u>2005-2006</u>	<u>2006-2007</u>
<u>Resources</u>									
State Appropriation	\$ 90,000	\$ 250,000	\$ 525,000	\$ 472,279	\$ 472,279	\$ 461,653	\$ 460,472	\$ 285,000	\$ 285,000
State Appropriation Match									\$ 285,000
Federal Grant									
FY 01 -- \$1,000,000*				\$ 400,000	\$ 410,000	\$ 190,000	\$ -	\$ -	\$ -
FY 02 -- \$2,000,000*					\$ 352,324	\$ 533,287	\$ 296,777	\$ 657,188	\$ 160,424
FY 03 -- \$ 496,750*						\$ 210,000	\$ 286,750	\$ -	\$ -
FY 04 -- \$ 497,050*							\$ 250,000	\$ 247,050	\$ -
FY 05 -- \$ 496,000*									\$ 271,363
<b>Total Resources</b>	<b>\$ 90,000</b>	<b>\$ 250,000</b>	<b>\$ 525,000</b>	<b>\$ 872,279</b>	<b>\$ 1,234,603</b>	<b>\$ 1,394,940</b>	<b>\$ 1,293,999</b>	<b>\$ 1,189,238</b>	<b>\$ 1,001,787</b>

\*Federal Grant moneys are spent over several years as authorized by the Grant.

APPENDIX B

IOWA COLLEGE STUDENT AID COMMISSION  
 SUMMARY OF PAYMENTS BY INSTITUTION  
 IOWA TEACHER SHORTAGE FORGIVABLE LOAN PROGRAM

	<u>Academic Year 2005-06</u>		<u>Academic Year 2004-05</u>		<u>Academic Year 2003-04</u>	
	<u>Recipients</u>	<u>Dollars</u>	<u>Recipients</u>	<u>Dollars</u>	<u>Recipients</u>	<u>Dollars</u>
<b><u>Regent Universities</u></b>						
Iowa State University	33	90,000	46	129,000	51	146,000
University of Iowa	30	81,000	44	112,944	34	91,500
University of Northern Iowa	115	316,500	114	319,500	122	336,750
<b>Subtotal</b>	<b>178</b>	<b>\$ 487,500</b>	<b>204</b>	<b>\$ 561,444</b>	<b>207</b>	<b>\$ 574,250</b>
<b>Average Award</b>		<b>\$ 2,739</b>		<b>\$ 2,752</b>		<b>\$ 2,774</b>
<b><u>Independent Colleges and Universities</u></b>						
AIB College of Business	-	-	0		0	
Allen College	-	-	0		0	
Briar Cliff College	1	3,000	0		1	3,000
Buena Vista University	69	189,000	66	175,537	66	141,000
Central College	15	45,000	26	72,000	11	33,000
Clarke College	16	46,500	17	48,000	0	
Coe College	9	23,870	9	24,000	9	25,500
Cornell College	-	-	0		0	
Des Moines University	-	-	0		0	
Divine Word College	-	-	0		0	
Dordt College	-	-	1	3,000	0	
Drake University	22	61,500	18	49,400	37	75,000
Faith Baptist Bible College	-	-	1	3,000	1	3,000
Graceland College	3	6,000	2	6,000	13	37,948
Grand View College	11	28,500	10	22,500	16	48,000
Grinnell College	-	-	0		0	
Iowa Wesleyan College	1	1,500	3	9,000	5	12,000
Loras College	6	16,500	4	12,000	15	43,500
Luther College	7	21,000	14	41,761	18	51,000
Maharishi Univ. of Management	-	-	0		0	
Marycrest International Univ.	-	-	0		0	
Mercy College	-	-	0		0	
Morningside College	22	63,000	9	24,000	10	28,500
Mount Mercy College	13	36,000	14	36,000	19	52,760
Northwestern College	8	24,000	8	21,314	7	19,500
Palmer College of Chiropractic	-	-	0		0	
Simpson College	42	120,000	25	68,316	28	76,599
St. Ambrose University	17	39,000	20	49,500	16	45,000
St. Luke's College	-	-	0		0	
University of Dubuque	4	12,000	3	7,500	0	
Upper Iowa University	25	67,500	17	46,500	11	16,500
Vennard College	-	-	0		0	
Waldorf College	9	25,500	3	9,000	1	3,000
Wartburg College	17	49,500	11	30,349	0	
William Penn College	6	12,000	12	31,500	14	36,000
<b>Subtotal</b>	<b>323</b>	<b>\$ 890,870</b>	<b>293</b>	<b>\$ 790,177</b>	<b>298</b>	<b>\$ 750,807</b>
<b>Average Award</b>		<b>2,758</b>		<b>\$2,697</b>		<b>\$2,519</b>
<b><u>For-Profit Colleges and Universities</u></b>						
Hamilton College	-	-	0		0	
Kaplan University	-	-	0		0	
Ashford University	2	6,000	2	4,500	2	6,000
<b>Subtotal</b>	<b>2</b>	<b>\$ 6,000</b>	<b>2</b>	<b>\$ 4,500</b>	<b>2</b>	<b>\$ 6,000</b>
<b>Average Award</b>		<b>\$ 3,000</b>				
<b><u>Community Colleges</u></b>						
Northeast Iowa Community College						
<b>Grand Total</b>	<b>503</b>	<b>\$ 1,384,370</b>	<b>499</b>	<b>\$ 1,356,121</b>	<b>507</b>	<b>\$ 1,331,057</b>
<b>Average Award</b>		<b>\$ 2,752</b>		<b>\$ 2,718</b>		<b>\$ 2,625</b>

APPENDIX B

IOWA COLLEGE STUDENT AID COMMISSION

SUMMARY OF PAYMENTS BY INSTITUTION

IOWA TEACHER SHORTAGE FORGIVABLE LOAN PR

	<u>Academic Year 2002-03</u>		<u>Academic Year 2001-02</u>		<u>Academic Year 2000-01</u>	
	<u>Recipients</u>	<u>Dollars</u>	<u>Recipients</u>	<u>Dollars</u>	<u>Recipients</u>	<u>Dollars</u>
<b><u>Regent Universities</u></b>						
Iowa State University	41	112,500	17	42,000	5	15,000
University of Iowa	19	52,500	15	42,000	4	10,500
University of Northern Iowa	<u>98</u>	<u>270,960</u>	<u>52</u>	<u>136,412</u>	<u>24</u>	<u>69,000</u>
<b>Subtotal</b>	<b>158</b>	<b>\$ 435,960</b>	<b>84</b>	<b>\$ 220,412</b>	<b>33</b>	<b>\$ 94,500</b>
<b>Average Award</b>		<b>\$ 2,759</b>		<b>\$ 2,624</b>		<b>\$2,864</b>
<b><u>Independent Colleges and Universities</u></b>						
AIB College of Business	0		0			
Allen College	0		0			
Briar Cliff College	0		0			
Buena Vista University	67	186,146	65	171,369	64	179,225
Central College	16	48,000	13	33,000	7	21,000
Clarke College	14	42,000	6	18,000	1	1,500
Coe College	6	16,500	2	6,000	6	18,000
Cornell College	0		0			
Des Moines University	0		0			
Divine Word College	0		0			
Dordt College	0		0			
Drake University	33	84,000	17	45,000	6	18,000
Faith Baptist Bible College	1	3,000	0			
Graceland College	8	21,000	4	12,000	2	6,000
Grand View College	3	7,500	7	19,500	3	7,500
Grinnell College	0		0			
Iowa Wesleyan College	5	12,000	8	18,925	4	12,000
Loras College	7	18,000	5	15,000	1	3,000
Luther College	18	49,500	15	45,000	1	3,000
Maharishi Univ. of Management	0		0			
Marycrest International Univ.			3	7,500	1	3,000
Mercy College	0		0			
Morningside College	4	10,500	5	13,500	4	12,000
Mount Mercy College	21	53,280	15	42,000	15	39,775
Northwestern College	11	33,000	6	18,000	1	3,000
Palmer College of Chiropractic	0		0			
Simpson College	32	91,500	21	52,500	7	21,000
St. Ambrose University	10	28,500	9	24,000	5	13,500
St. Luke's College	0		0			
University of Dubuque	1	3,000	5	12,000	4	12,000
Upper Iowa University	24	61,500	26	71,625	10	27,000
Vennard College	0		0			
Waldorf College	1	3,000	1	3,000		
Wartburg College	7	18,000	4	9,000		
William Penn College	<u>9</u>	<u>21,233</u>	<u>1</u>	<u>3,000</u>	<u>9</u>	<u>18,000</u>
<b>Subtotal</b>	<b>298</b>	<b>\$ 811,159</b>	<b>238</b>	<b>\$ 639,919</b>	<b>151</b>	<b>\$ 418,500</b>
<b>Average Award</b>		<b>\$2,722</b>		<b>\$2,689</b>		<b>\$2,772</b>
<b><u>For-Profit Colleges and Universities</u></b>						
Hamilton College	0		0	-		
Kaplan University	0		0	-		
Ashford University	<u>2</u>	<u>6,000</u>	<u>2</u>	<u>4,500</u>	<u>4</u>	<u>12,000</u>
<b>Subtotal</b>	<b>2</b>	<b>\$ 6,000</b>	<b>2</b>	<b>\$ 4,500</b>	<b>4</b>	<b>\$ 12,000</b>
<b>Average Award</b>						<b>\$3,000</b>
<b><u>Community Colleges</u></b>						
Northeast Iowa Community College						
<b>Grand Total</b>	<b>458</b>	<b>\$ 1,253,119</b>	<b>324</b>	<b>\$ 864,831</b>	<b>188</b>	<b>\$ 525,000</b>
<b>Average Award</b>		<b>\$ 2,736</b>		<b>\$ 2,669</b>		<b>\$2,793</b>

APPENDIX B

IOWA COLLEGE STUDENT AID COMMISSION  
 SUMMARY OF PAYMENTS BY INSTITUTION  
 IOWA TEACHER SHORTAGE FORGIVABLE LOAN PR

	<u>Academic Year 1999-00</u>		<u>Academic Year 1998-99</u>	
	<u>Recipients</u>	<u>Dollars</u>	<u>Recipients</u>	<u>Dollars</u>
<b><u>Regent Universities</u></b>				
Iowa State University				
University of Iowa	4	12,000		
University of Northern Iowa	14	40,500	16	45,857
<b>Subtotal</b>	<b>18</b>	<b>\$ 52,500</b>	<b>16</b>	<b>\$ 45,857</b>
<b>Average Award</b>		<b>\$ 2,917</b>		<b>\$ 2,866</b>
<b><u>Independent Colleges and Universities</u></b>				
AIB College of Business				
Allen College				
Briar Cliff College				
Buena Vista University	26	74,839		
Central College				
Clarke College	1	3,000		
Coe College	2	6,000		
Cornell College				
Des Moines University				
Divine Word College				
Dordt College				
Drake University	2	6,000		
Faith Baptist Bible College				
Graceland College	2	4,500		
Grand View College	1	3,000		
Grinnell College				
Iowa Wesleyan College	1	3,000		
Loras College	2	6,000		
Luther College				
Maharishi Univ. of Management				
Marycrest International Univ.	1	3,000		
Mercy College				
Morningside College	2	6,000		
Mount Mercy College	7	16,500		
Northwestern College	1	3,000		
Palmer College of Chiropractic				
Simpson College	4	10,500		
St. Ambrose University				
St. Luke's College				
University of Dubuque				
Upper Iowa University	5	13,500	4	11,062
Vennard College				
Waldorf College				
Wartburg College	9	25,500		
William Penn College	12	36,000	4	7,242
<b>Subtotal</b>	<b>78</b>	<b>\$ 220,339</b>	<b>8</b>	<b>\$ 18,304</b>
<b>Average Award</b>		<b>\$ 2,825</b>		<b>\$ 2,288</b>
<b><u>For-Profit Colleges and Universities</u></b>				
Hamilton College				
Kaplan University				
Ashford University				
<b>Subtotal</b>				
<b>Average Award</b>				
<b><u>Community Colleges</u></b>				
Northeast Iowa Community College			1	3,000
			1	3,000
<b>Grand Total</b>	<b>96</b>	<b>\$ 272,839</b>	<b>25</b>	<b>\$ 67,161</b>
<b>Average Award</b>		<b>\$ 2,842</b>		<b>\$ 2,686</b>

## APPENDIX C

### Iowa Teacher Shortage Forgivable Loan Program Shortage Areas

Fiscal Year 2006  
(Academic Year 2005-06)

#### Special Education

- K-6 & 7-12 Multi-categorical Resource (Instructional Strategist I)
- K-6 & 7-12 Behavior Disorders (Instructional Strategist II LD-BD)
- K-6 & 7-12 Multi-categorical Special Class with Integration (Instructional Strategist I)
- K-12 Moderate/Severe/Profoundly Handicapped (Instructional Strategist II MD)
- K-6 & 7-12 Learning Disabilities (Instructional Strategist II LD-BD)
- K-6 & 7-12 Mental Disabilities (Instructional Strategist II MD)
- Pk-K Early Childhood Special Education
- Birth to 21 Itinerant Hearing Impaired
- Birth to 21 Itinerant Visually Impaired
- K-6 Physically Handicapped

#### Regular

- K-12 English as a Second Language (ESL)
- 7-12 Mathematics
- 7-12 Industrial Technology
- 7-12 Science (All Physical Sciences)
- K-12 Talented & Gifted (TAG)
- K-6 & 7-12 Music
- 7-12 Foreign Language
- 7-12 Agriculture
- 7-12 Family & Consumer Science
- K-6 & 7-12 School Media Specialist
- K-6 & 7-12 Counselor
- PK-6 & 7-12 Principal